STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1	Valua	ation of Securit	y 0 Ass	sumpti	on of Exec	cutory C	ontract or	Unexpired Lease	0	Lien Avoidance
									Li	ast revised: September 1, 2018
			UN					PTCY COURT ERSEY		
In Re:								Case No.:		18-12029 JKS
MAHM	/OUD	G. MARZOU	Κ,					Judge:		SHERWOOD
		D	ebtor(s)							
				C	hapter	13 Pla	an and	Motions		
		Original		\boxtimes	Modified	d/Notice	e Require	d	Date:	MARCH 25, 2019
	X I	Motions Inclu	ıded		Modified	d/No No	otice Requ	uired		
								RELIEF UNDER JPTCY CODE		
				Y	OUR RIG	нтѕ м	AY BE A	FFECTED		
or any mo plan. You be grante confirm the to avoid of confirmate modify a	otion ur cla ed with his pla or mo- tion of lien b	included in it n im may be red hout further no an, if there are dify a lien, the rder alone will based on value	nust file a writte luced, modified stice or hearing no timely filed lien avoidance avoid or modif of the collater	en obje l, or el , unles objec e or mo y the l al or to	ection with iminated. is written of tions, with odification ien. The control reduce the control reduce the control reduce the image.	nin the tin This Pla objection out furth may tak debtor no ne intere	me frame son may be on its filed before notice. The place so the place	stated in the <i>Notice</i> . confirmed and becorefore the deadline state of the state of	Your right me binding tated in the e 3015. If er 13 controls or adversal and the er 13 controls and the er 15 cont	the any provision of this Plan and this may be affected by this ag, and included motions may be Notice. The Court may this plan includes motions affirmation process. The plan ary proceeding to avoid or shes to contest said
includes	each		ring items. If a							state whether the plan ed, the provision will be
THIS PLA	AN:									
☐ DOES		DOES NOT C	ONTAIN NON-	STAN	DARD PR	ROVISIO	NS. NON-	STANDARD PROV	ISIONS M	IUST ALSO BE SET FORTH
	SULT	IN A PARTIA								COLLATERAL, WHICH E MOTIONS SET FORTH IN
			VOID A JUDIO I IN PART 7, II			ONPOS	SESSOR	/, NONPURCHASE	-MONEY	SECURITY INTEREST.
Initial Debt	tor(s)'	Attorney:	IR	Initia	ıl Debtor: _	MM		Initial Co-Debtor:		

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Pa

rt 1:	Payment and Length o	f Plan		
a.	The debtor shall pay \$	350 per	MONTH	_ to the Chapter 13 Trustee, starting on
_	FEBRUARY OF 2018	for approximately _	36	months.
b.	The debtor shall make pla	n payments to the Trus	stee from the fol	llowing sources:
	⊠ Future earnings ■ Future earnings			
	☐ Other sources of	funding (describe sour	rce, amount and	l date when funds are available):
		3 (************************************		,
C.	Use of real property to sa	itisfy plan obligations:		
	☐ Sale of real property			
	Description:			
		npletion:		
	Refinance of real pro Description:	perty:		
		mpletion:		
		th respect to mortgage	encumbering p	roperty:
	Description: 111 Hoba	rt Avenue, Bayonne, New	v Jersey	
	Proposed date for cor	mpletion: <u>9/30/19 (non lo</u>	oss mit)	
d		nortgage payment will	continue pendin	ng the sale, refinance or loan modification.
е	☑ Other information that	t may be important rela	ating to the payn	nent and length of plan:

^{**} Trustee is not pay mortgage arrears due to Wells Fargo Bank, first mortgage, pending completion of loan modification. Debtor is to make regular mortgage payment to Wells Fargo Bank, pending completion of loan modification. Trustee is not to pay pre-petition arrears due to Wells Fargo Bank, pending completion of loan modification. Pre-petition mortgage arrears, due to Wells Fargo Bank, to be addressed through loan modification. Loan modification outside, not within, the loss mitigation program.

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	C	ertificate of Notice Page 3 of 1	.12					
	Part 2: Adequate Protection ⊠ N	ONE						
	a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor).							
		its will be made in the amount of \$ nation to:	to be paid directly by the (creditor).					
	Part 3: Priority Claims (Including	Administrative Expenses)						
	a. All allowed priority claims will b	pe paid in full unless the creditor agrees	s otherwise:					
	Creditor	Type of Priority	Amount to be Paid					
CHAPTER 13 STANDING TRUSTEE ADMINISTRATIVE AS ALLOWED BY STATUTE								
	ATTORNEY FEE BALANCE ADMINISTRATIVE BALANCE DUE: \$							
	DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$2,586 BAL. DUE OF COUNSEL FEE					

b.	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
	Check one:

■ None

 \Box The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: 🛛 NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
WELLS FARGO HOME EQUITY	2ND MORTGAGE RE: 111 HOBART AVE., BAYONNE, NJ	\$100,000	\$453,413	WELLS FARGO, FIRST MORT., IAO \$751,075.10	NO VALUE	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender M NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

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f. Secured Claims Unaffected by the Plan ☐ NONE								
The following secured claims are unaffected by the Plan:								
	i. Toyota Motor Credit, continued payments by the Debtor, on automobile loan, securing a 2017 Toyota Highlander, no arrears. Continued payments by the Debtor directly to Toyota Motor Credit, no arrears.							
g. Secured Claims to be Paid in	Full Through the Plan: 🗵 NONE	:						
Creditor	Collateral		Total Amou Paid Throu	unt to be gh the Plan				
Part 5: Unsecured Claims ☐	NONE							
a. Not separately classific	ed allowed non-priority unsecured o	laims shall be paid	d:					
☐ Not less than \$	to be distributed pro r	ata						
☐ Not less than	percent							
☑ Pro Rata distribution :	from any remaining funds							
b. Separately classified u	insecured claims shall be treated a	s follows:						
Creditor	Basis for Separate Classification	Treatment		Amount to be Paid				

Part 6: Executory Contracts and Unexpired Leases ✓ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
TOYOTA MOTOR CREDIT	N/A	AUTOMOBILE LEASE RE: 2015 TOYOTA RAV4	REJECT LEASE. LEASE EXPIRED.	NOT APPLICABLE. LEASE REJECTED.

Part 7: Motions └─ NON	П
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NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
WELLS FARGO HOME EQUITY	2ND MORTGAGE RE: 111 HOBART AVE., BAYONNE, NJ	\$100,000	NO VALUE	WELLS FARGO HOME MORTGAGE., FIRST MORTGAGE IAO APPROX. \$751,075.10	NO VALUE	NO VALUE; ENTIRE MORTGAGE IAO APPROX. \$100,000

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \boxtimes NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

□ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

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c. Order of Distribution				
The Standing Trustee shall pay allowed claims in the	following order:			
1) Ch. 13 Standing Trustee commissions				
2) Counsel Fees & Supp. Counsel Fees (Fully pai	d before other Claims)			
3) Secured Claims and then Priority Claims				
4) Unsecured Claims				
d. Post-Petition Claims				
	pay post-petition claims filed pursuant to 11 U.S.C. Section			
1305(a) in the amount filed by the post-petition claimant.	ay post-petition claims filed pursuant to 11 0.5.6. Section			
Toos(a) in the amount med by the poot potition daimant.				
Part 9: Modification ☐ NONE				
If this Plan modifies a Plan previously filed in this case	e, complete the information below.			
Date of Plan being modified: FEBRUARY 25, 2018				
Explain below why the plan is being modified: LOSS MITIGATION HAS BEEN TERMINATED SO THE NEW PLAN IS	Explain below how the plan is being modified: THE PLAN PROVIDES FOR A LOAN MODIFICATION OUTSIDE OF			
ADDRESSING THE MORTGAGE ARREARS WITH WELLS FARGO,	THE LOSS MITIGATION PROCESS. OTHERWISE, THE PLAN IS			
THE PARTY THAT TERMINATED LOSS MITIGATION.	MOSTLY THE SAME AS THE ORIGINALLY FILED PLAN.			
Are Schedules I and J being filed simultaneously with	this Modified Plan? ☐ Yes ☒ No			
Are scriedules i and a being filed simultaneously with	tills Modified Flatt: 🗀 Tes 🔼 No			
Part 10: Non-Standard Provision(s): Signatures Requ	ired			
- a				
Non-Standard Provisions Requiring Separate Signatu	ires:			
⊠ NONE				
⊠ NONE				
☐ Explain here:				

Any non-standard provisions placed elsewhere in this plan are ineffective.

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Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: MARCH 25, 2019	/S/ MAHMOUD G. MARZOUK
	Debtor
Date:	
	Joint Debtor
Date: MARCH 25, 2019	/S/ HERBERT B. RAYMOND, ESQ.
	Attorney for Debtor(s)

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United States Bankruptcy Court District of New Jersey

In re: Mahmoud G Marzouk Debtor

517311218*

Case No. 18-12029-JKS Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2 Date Rcvd: Mar 26, 2019 Form ID: pdf901 Total Noticed: 36 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019. +Mahmoud G Marzouk, 111 Hobart Avenue, Bayonne, NJ 07002-4275 +Powers Kirn LLC, 728 Marne Highway, Moorestown, NJ 08057-3128 +Rushmore Loan Management Services LLC, 15480 Laguna Canyon Rd, db aty 15480 Laguna Canyon Rd, Suite 100. 1 m Irvine, CA 92618-2132 100 S West St, Wilmington, DE 19801-5015 517311200 +Barclays Bank Delaware, +Cbusa/sears, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040 517311203 +Chase Card Services, Correspondence Dept, PO Box 15278, +Citibank/Sears, PO Box 6283, Sioux Falls, SD 57117-6283 517311204 Wilmington, DE 19850-5278 517311205 Citicorp Cr Srvs/Centralized Bankruptcy, 517311206 +Citibank/The Home Depot, PO Box 790040, St Louis, MO 63179-0040 517311208 +Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Attn: Bankruptcy, PO Box 81577, 517311209 Austin, TX 78708)
+Powers Kirn LLC, 728 Marine Highway, PO Box 848, Suite 200, Moorestown
++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 517311211 PO Box 848, Suite 200, Moorestown, NJ 08057-0848 517311217 (address filed with court: Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408) Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 518008558 517328836 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 +US Bank, NA as Legal Title Trustee for, Truman 2016 SC6 Title Trust, 517368997 517443120 c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053 Wells Fargo Bank N.A, 1 Home Campus X2303-01A, Des Moines IA 50328-0001 517311220 517383687 +Wells Fargo Bank, NA, Foreclosure Department, One Home Campus, X2501-01H, 517311221 Des Moines, IA 50328-0001 517311222 +Wells Fargo Home Equity, PO Box 45038, Jacksonville, FL 32232-5038 4080 Hallmark Parkway, San Bernardino, CA 92407 517311223 Wells Fargo Home Mortgage, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2019 00:02:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 27 2019 00:02:24 United States Trustee smg Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:04:33 cr Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021 517311201 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 00:05:15 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake C+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 27 2019 00:04:11 Salt Lake City, UT 84130-0285 517311202 Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 27 2019 00:01:58 517311207 Comenitycb/Toyota Rewards, PO Box 182120, Columbus, OH 43218-2120 517311210 +E-mail/Text: bncnotices@becket-lee.com Mar 27 2019 00:01:19 Kohls/Capital One, Attn: Bankruptcy, N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 27 2019 00:16:01 517395504 POB 41067, Norfolk VA 23541 Portfolio Recovery Associates, LLC, c/o Miles And More, E-mail/Text: bnc-quantum@quantum3group.com Mar 27 2019 00:02:15 517315992 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:05:05 Synch: Kirkland, WA 98083-0788 Synchrony Bank, 517313191 c/o of PRA Receivables Management, LLC, PO Box 41021, +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:04:32 Norfolk, VA 23541-1021 Synchrony Bank/ Old Navy, 517311212 PO Box 965005, Orlando, FL 32896-5005 517311213 +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:05:05 Synchrony Bank/Banana Republic, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:04:03 517311214 Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:04:04 517311215 Synchrony Bank/JC Penneys, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 +E-mail/PDF: gecsedi@recoverycorp.com Mar 27 2019 00:04:05 517311216 Synchrony Bank/JC Penneys, PO Box 965007, Orlando, FL 32896-5007 TOTAL: 15 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517311219* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 (address filed with court: Toyota Motor Credit Corp, PO Box 8026, Cedar Rapids, IA 52408) TOTALS: 0, * 2, ## 0

(address filed with court: Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408)

++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026

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District/off: 0312-2 User: admin Page 2 of 2 Date Rcvd: Mar 26, 2019 Form ID: pdf901 Total Noticed: 36

**** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Emmanuel J. Argentieri on behalf of Creditor U.S. Bank, National Association as Legal Title

Trustee for Truman 2016 SC6 Title Trust bk@rgalegal.com

Herbert B. Raymond on behalf of Debtor Mahmoud G Marzouk bankruptcy123@comcast.net,

raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;esq5622@gmail.com

Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers, III on behalf of Creditor U.S. Bank, National Association as Legal Title

Trustee for Truman 2016 SC6 Title Trust ecf@powerskirn.com

TOTAL: 7